

**Your QUESTIONNAIRE NUMBER**  
**RECORD NUMBER**  
**PREFERENCE NUMBER**


**THE WORLD BANK**  
**Indicator Survey**  
*Africa Services Questionnaire (2009)*

**A. CONTROL INFORMATION [TO BE COMPLETED BEFORE INTERVIEW]**

A.0 Questionnaire a0	Module
Indicator	5

**A.1 Country**

<b>a1</b>
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**A.2**

	Sampling Region a2
Region A	1
Region B	2
Region C	3
Region D	4

**A.3a**

	Screening Region (coded ex post) a3a
Region A	1
Region B	2
Region C	3
Region D	5

**A.3x Name of city/town/village**

<b>a3x</b>
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**A.3 Size of locality a3**

Capital city	1
City with population over 1 million – other than capital	2
Over 250.000 to 1 million	3
50.000 to 250.000	4
Less than 50.000	5

A.4 Industry	Sampling sector a4a	Screening sector a4b
Manufacturing	1	1
Service	2	2

**A.5 Sector match between screener information and sample frame a5**

Yes, screener and sample frame info match	1
No, screener and sample frame do not match but establishment does activities which match both screener and sample frame	2
No, does not match	3

**A.6 Size**

	Sampling size a6a	Screening Size a6b
Small >=5 and <=19	1	1
Medium >=20 and <=99	2	2
Large >=100	3	3

**A.7 Establishment is part of a larger firm a7**

Yes	1
No, a firm on its own	2

**A.7a**

Number of establishments that form the firm	<b>a7a</b>
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**A.8 Type of establishment a8**

HQ without production and/or sales in this location	1
HQ with production and/or sales in this location	2
Establishment physically separated from HQ and other establishments of the same firm	3
Establishment physically separated from HQ but with other establishments of the same firm	4
<b>Does not apply</b>	<b>-7</b>

**A.9 Are establishment's financial statements prepared separately from HQ's statements? a9**

Yes	1
No	2
<b>Does not apply</b>	<b>-7</b>

**A.10** Are establishment's financial statements prepared separately from other establishments of the same firm?

**a10**

Yes	1
No	2
<b>Does not apply</b>	<b>-7</b>

**A.11** If HQ, are financial statements independent from the rest of establishments?

**a11**

Yes	1
No	2
<b>Does not apply</b>	<b>-7</b>

**A.12** Interviewer code

**a12**

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**A.13** Supervisor code

**a13**

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**A.14 Time face-to-face interview begins:**

Day (dd)	Month (mm)	Year (yyyy)	Hour (00 to 23)	Minutes (00 to 59)
<b>a14d</b>	<b>a14m</b>	<b>a14y</b>	<b>a14h</b>	<b>a14min</b>

**READ THE FOLLOWING TO THE RESPONDENT BEFORE PROCEEDING.**

The goal of this survey is to gather information and opinions about the business environment in [insert country name]. The information gathered here will help to develop new policies and programs that enhance employment and economic growth.

The information obtained here will be held in the strictest confidentiality. Neither your name nor the name of your business will be used in any document based on this survey.

**B. GENERAL INFORMATION**

**READ OUT THE FOLLOWING INTRODUCTORY SENTENCE ONLY IF A7 = 1 (yes):**

The first few questions apply to the firm which your establishment is part of.

**B.1** What is this firm's current legal status? **SHOW CARD 1**

Shareholding company with shares trade in the stock market	1
Shareholding company with non-traded shares or shares traded privately	2
Sole proprietorship	3
Partnership	4
Limited partnership	5
<b>Other (spontaneous - specify) ___ b1x ___</b>	6
<b>Don't know (spontaneous)</b>	<b>-9</b>

**SKIP TO B.2**

**b1**

**B.3** What percentage of this firm does the largest owner or owners own?

	Percent
Percentage held by largest owner or owners	<b>b3</b> %
<b>Don't know (spontaneous)</b>	<b>-9</b>

**B.2** What percentage of this firm is owned by each of the following: **SHOW CARD 2**

	<b>Percent</b>	<b>Don't know (spontaneous)</b>
Private domestic individuals, companies or organizations	<b>b2a</b> %	<b>-9</b>
Private foreign individuals, companies or organizations	<b>b2b</b> %	<b>-9</b>
Government/State	<b>b2c</b> %	<b>-9</b>
Other	<b>b2d</b> %	<b>-9</b>
	<b>100%</b>	

**IF 100% end interview**

**INTERVIEWER: CHECK THAT TOTAL SUMS TO 100% (UNLESS RESPONDENT DOES NOT KNOW)**

**B.3a** Are the owners of the firm:  
**INTERVIEWER: SHOW CARD**

All men	1
Majority are men	2
Majority are women	3
All women	4
Equally divided between men and women	5
<b>Does not apply</b>	<b>-7</b>
<b>Don't know</b>	<b>-9</b>

**GO TO QUESTION AFB4a**

**GO TO QUESTION AFB4a**

**b3a**

**B.3b** Is the largest owner female?  
**(INTERVIEWER: if there are multiple large owners with the same ownership share, please answer with respect to the person most active in the operation of the firm)**

Yes	1
No	2
<b>Don't know (spontaneous)</b>	<b>-9</b>

**b3b**

**AFB.4a.** What is the nationality of origin of the current largest owner?

African (specify <b>AFb4a1 [table 1]</b> )	1
Indian	2
Lebanese/Middle Eastern	3
Other Asian (specify <b>AFb4a4 [table 4]</b> )	4
European	5
Other	6
<b>Don't Know (spontaneous)</b>	<b>-9</b>
	<b>AFb4a</b>

AFb4a1. Main African nationality		AFb4a4 Main "Other Asian" nationality	
XXXX	1	XXXX	1
XXXX	2	XXXX	2
XXXX	3	XXXX	3
XXXX	4	XXXX	4
XXXX	5	XXXX	5

**B.3c** How did the largest owner acquire ownership of this firm?  
**INTERVIEWER: SHOW CARD**

Started the business on their own or with partners	1	<b>GO TO QUESTION B3e</b>
Purchased an existing business	2	<b>GO TO QUESTION B3e</b>
Joined an existing family business	3	
Joined an existing non family business	4	<b>GO TO QUESTION B3e</b>
<b>Other (spontaneous)</b>	5	<b>GO TO QUESTION B3e</b>
<b>Do not know (spontaneous)</b>	<b>-9</b>	

**b3c**

**B.3d** The family business was joined by:

Heritage	1
Marriage	2
Other	3
<b>Do not know (spontaneous)</b>	<b>-9</b>

**b3d**

**B.3e** Which of the following two options best describes why the largest owner started or took over this firm?  
**INTERVIEWER: SHOW CARD**

To take advantage of a business opportunity	1
Jobs or opportunities were absent or not satisfactory	2
<b>Don't know (spontaneous)</b>	<b>-9</b>

**b3e**

**B.3f** Which of the following best describes the largest owner's involvement in decision making in this firms?  
**INTERVIEWER: SHOW CARD**

Makes most decisions on his/her own	1
Makes decisions in consultation with other owners?	2
Delegates most decisions to other partners/owners?	3
Has appointed a manager(s) who make decision	4
A board of directors makes the decision	5
Other (specify _____ <b>b3fx</b> )	6
<b>Do not know (spontaneous)</b>	<b>-9</b>

**GO TO QUESTION B5**

**b3f**

**READ ONLY IF A7 = 1 (yes):**  
**I want to proceed by asking you about this establishment only**

**B.5** In what year did this establishment begin operations?

	<b>Year</b>
Year establishment began operations	<b>b5</b>
<b>Don't know (spontaneous)</b>	<b>-9</b>

**INTERVIEWER: PROVIDE FOUR DIGITS FOR YEAR**

**B.6** How many full-time employees did this establishment employ when it started operations? Please include all employees and managers (**INTERVIEWER: include respondent when applicable**)

	<b>Number</b>
Full-time employees at start-up	<b>b6</b>
<b>Don't know (spontaneous)</b>	<b>-9</b>

**B.6a** Was this establishment formally registered when it began operations?

Yes	1
No	2
<b>Don't know (spontaneous)</b>	<b>-9</b>

**b6a**

**B.6b** In what year was this establishment formally registered?

	<b>Year</b>
Year establishment formally registered	<b>b6b</b>
<b>Don't know (spontaneous)</b>	<b>-9</b>
<b>Never registered (spontaneous)</b>	<b>-7</b>

**INTERVIEWER: PROVIDE FOUR DIGITS FOR YEAR.**

**AFB.7a** What is the highest level of education of the current top manager?  
**INTERVIEWER: SHOW CARD**

No Education	1
Primary School (complete or not)	2
Secondary School (complete or not)	3
Vocational Training	4
Some university training	5
Graduate degree	6
<b>Don't Know (spontaneous)</b>	<b>-9</b>
<b>AFb7a</b>	

**B.7** How many years of experience working in this sector does the Top Manager have?

	<b>Years</b>
Manager's experience in sector	<b>b7</b>
<b>Less than one year</b>	<b>1</b>
<b>Don't know (spontaneous)</b>	<b>-9</b>

**B.7a** Is the Top Manager female?

Yes	1
No	2
<b>Don't know (spontaneous)</b>	<b>-9</b>
<b>b7a</b>	

**B.8** Does this establishment have an internationally-recognized quality certification?  
**(INTERVIEWER: If there is need for clarification, some examples are: ISO 9000, 9002 or 14000)**

Yes	1
No	2
<b>Still in process (spontaneous)</b>	<b>-6</b>
<b>Don't know (spontaneous)</b>	<b>-9</b>
<b>b8</b>	

**AFB.8a** Is this establishment located in an export processing or other industrial zone?

Export Processing Zone	1
Other Industrial Zone	2
Neither of the above	3
<b>Don't know (spontaneous)</b>	<b>-9</b>
<b>AFb8a</b>	

**C. INFRASTRUCTURE AND SERVICES**

**READ THE FOLLOWING TO THE RESPONDENT BEFORE PROCEEDING.**

Now, we turn to the establishment's operations in fiscal year [insert last complete fiscal year].

**C.3** Over the last two years, did this establishment submit an application to obtain an electrical connection?

Yes	1
No	2
Don't know (spontaneous)	-9

**GO TO QUESTION C.6**  
**GO TO QUESTION C.6**

**c3**

**C.4** In reference to that application for an electrical connection, approximately how many days did it take to obtain it from the day of the application to the day the service was received?

	Days
Wait for electrical connection	<b>c4</b>
Less than one day	1
Still in process	-6
Application denied	-5
Don't know (spontaneous)	-9

**C.5** In reference to that application for an electrical connection, was an informal gift or payment expected or requested?

Yes	1
No	2
Don't know (spontaneous)	-9
REF (spontaneous)	-8

**c5**

**C.6** Over fiscal year [insert last complete fiscal year], did this establishment experience power outages?

Yes	1
No	2
Don't know (spontaneous)	-9

**GO TO QUESTION C.12**  
**GO TO QUESTION C.12**

**c6**

**C.7** In a typical month, over fiscal year [insert last complete fiscal year], how many power outages did this establishment experience?

	Number
Average number of power outages per month	<b>c7</b>
Don't know (spontaneous)	-9

**IF 0, GO TO QUESTION C.12**



**C.8** How long did these power outages last on average?

	Hours
Average duration of power outages	<b>c8</b>
<b>Less than one hour</b>	<b>1</b>
<b>Don't know (spontaneous)</b>	<b>-9</b>

**C.9** Please estimate the losses that resulted from power outages either as a percentage of total annual sales or as total annual losses.

	LCUs
Loss as percentage of total annual sales due to power outages	<b>c9a</b> %
<b>None</b>	<b>0</b>
<b>Don't know (spontaneous)</b>	<b>-9</b>

**PROVIDE EITHER ONE OR THE OTHER, NOT BOTH**

	LCUs
Annual losses due to power outages	<b>c9b</b>
<b>None</b>	<b>0</b>
<b>Don't know (spontaneous)</b>	<b>-9</b>

**C.12** Over the last two years, did this establishment submit an application to obtain a water connection?

Yes	1	<b>GO TO QUESTION C.19</b> <b>GO TO QUESTION C.19</b>
No	2	
<b>Don't know</b>	<b>-9</b>	

**c12**

**C.13** In reference to that application for a water connection, approximately how many days did it take to obtain it from the day of the application to the day the service was received?

	Days
Wait for water connection	<b>c13</b>
<b>Less than one day</b>	<b>1</b>
<b>Still in process</b>	<b>-6</b>
<b>Application denied</b>	<b>-5</b>
<b>Don't know (spontaneous)</b>	<b>-9</b>

**C.14** In reference to that application for a water connection, was an informal gift or payment expected or requested?

Yes	1
No	2
<b>Don't know (spontaneous)</b>	<b>-9</b>
<b>REF (spontaneous)</b>	<b>-8</b>

**c14**

**C.19** Over the last two years, did this establishment submit an application to obtain a telephone connection?

Yes	1
No	2
<b>Don't know (spontaneous)</b>	<b>-9</b>

**GO TO QUESTION C.22**  
**GO TO QUESTION C.22**

**c19**

**C.20** In reference to that application for a telephone connection, approximately how many days did it take to obtain it from the day of the application to the day the service was received?

	<b>Days</b>
Wait for telephone connection	<b>c20</b>
<b>Less than one day</b>	<b>1</b>
<b>Still in process</b>	<b>-6</b>
<b>Application denied</b>	<b>-5</b>
<b>Don't know (spontaneous)</b>	<b>-9</b>

**C.21** In reference to that application for a telephone connection, was an informal gift or payment expected or requested?

Yes	1
No	2
<b>Don't know (spontaneous)</b>	<b>-9</b>
<b>REF (spontaneous)</b>	<b>-8</b>

**c21**

**C.22** At the present time, does this establishment use any of the following?

	Yes	No	<b>Don't know (spontaneous)</b>
E-mail to communicate with clients or suppliers <b>c22a</b>	1	2	<b>-9</b>
Its own website <b>c22b</b>	1	2	<b>-9</b>

**C.30** Is **electricity** No Obstacle, a Minor Obstacle, a Moderate Obstacle, a Major Obstacle, or a Very Severe Obstacle to the current operations of this establishment?  
**SHOW CARD 4**

	No obstacle	Minor obstacle	Moderate obstacle	Major obstacle	Very Severe Obstacle	Don't Know (spontaneous)	Does Not Apply (spontaneous)
Electricity <b>c30a</b>	0	1	2	3	4	-9	-7

**D. SALES AND SUPPLIES**

**READ THE FOLLOWING TO THE RESPONDENT BEFORE PROCEEDING:**  
**The next topic to be covered is how and where this establishment makes its sales.**

**D.1a1** In fiscal year **[insert last complete fiscal year]**, what was this establishment's main product or service, that is, the product that represented the largest proportion of annual sales (in LCU)?

**Description**

**d1a1x**

**D.1a2** Using this card, please choose the 4-digit code that best applies to the main product or service of this establishment.  
**SHOW CARD 5**

	<b>Code</b>
Code of main product	<b>d1a2</b>
<b>Don't know (spontaneous)</b>	<b>-9</b>

**D.1a3** What percentage of total sales does the main product or service represent?

	<b>%</b>
Percentage of sales represented by main product	<b>d1a3</b>
<b>Don't know (spontaneous)</b>	<b>-9</b>

**D.2** In fiscal year **[insert last complete fiscal year]**, what were this establishment's total annual sales?

	<b>LCUs</b>
Last complete fiscal year's total sales	<b>d2</b>
<b>Don't know (spontaneous)</b>	<b>-9</b>

**D.3** In fiscal year **[insert last complete fiscal year]**, what percentage of this establishment's sales were:  
**(INTERVIEWER: these must be asked in the order they appear on the table)**  
**SHOW CARD 6**

	<b>Percent</b>	<b>Don't know (spontaneous)</b>
National sales	<b>d3a %</b>	<b>-9</b>
Indirect exports (sold domestically to third party that exports products)	<b>d3b %</b>	<b>-9</b>
Direct exports	<b>d3c %</b>	<b>-9</b>
	<b>100%</b>	

**IF 100, GO TO QUESTION D.30**

**IF 100, GO TO QUESTION D.8**

**IF 0, GO TO QUESTION D.8**

**INTERVIEWER: CHECK THAT TOTAL SUMS TO 100%  
 (UNLESS RESPONDENT DOES NOT KNOW)**

**AFD.3f-h** In fiscal year 2008, what percent of this establishment's annual export revenue were to:  
**SHOW CARD**

Region	% of total export revenue
Neighboring Countries within Sub-Saharan Africa	<b>AFd3f</b>
Developed Countries	<b>AFd3g</b>
Other	<b>AFd3h</b>

**INTERVIEWER: CHECK THAT THE TOTAL IS 100%**

**D.4** In fiscal year **[insert last complete fiscal year]**, when this establishment exported goods directly, how many days did it take on average from the time this establishment's goods arrived at their main point of exit (e.g., port, airport) until the time these goods cleared customs?

	Days
Average number of days to clear customs	<b>d4</b>
<b>Less than one day</b>	<b>1</b>
<b>Don't know (spontaneous)</b>	<b>-9</b>

**D.6** In fiscal year **[insert last complete fiscal year]**, what percentage of the consignment value of the products exported directly was lost while in transit because of theft?

	Percent
Losses due to theft as percentage of consignment value	<b>d6</b> %
<b>No losses</b>	<b>0</b>
<b>Don't know (spontaneous)</b>	<b>-9</b>

**D.7** In fiscal year **[insert last complete fiscal year]**, what percentage of the consignment value of the products exported directly was lost while in transit because of breakage or spoilage?

	Percent
Losses due to breakage or spoilage as percentage of consignment value	<b>d7</b> %
<b>No losses</b>	<b>0</b>
<b>Don't know (spontaneous)</b>	<b>-9</b>

**D.8** In which year did this establishment first export directly or indirectly?

	Year
Began exporting directly or indirectly	<b>d8</b>
<b>Don't know (spontaneous)</b>	<b>-9</b>

**D.30** Is **transport** No Obstacle, a Minor Obstacle, a Moderate Obstacle, a Major Obstacle, or a Very Severe Obstacle to the current operations of this establishment?

Are **customs and trade regulations** No Obstacle, a Minor Obstacle, a Moderate obstacle, a Major Obstacle, or a Very Severe Obstacle to the current operations of this establishment? **SHOW CARD 8**

	No obstacle	Minor obstacle	Moderate obstacle	Major obstacle	Very Severe Obstacle	Don't Know (spontaneous)	Does Not Apply (spontaneous)
Transport <b>d30a</b>	0	1	2	3	4	-9	-7
Customs and trade regulations <b>d30b</b>	0	1	2	3	4	-9	-7

**E. DEGREE OF COMPETITION**

**E.11** Does this establishment compete against unregistered or informal firms?

Yes	1
No	2
<b>Don't know (spontaneous)</b>	<b>-9</b>

**e11**

**E.30** Are **practices of competitors in the informal sector** No Obstacle, a Minor Obstacle, a Moderate Obstacle, Major Obstacle, or a Very Severe Obstacle to the current operations of this establishment?  
**SHOW CARD 10**

	No obstacle	Minor obstacle	Moderate obstacle	Major obstacle	Very Severe Obstacle	<b>Do Not Know (spontaneous)</b>	<b>Does Not Apply (spontaneous)</b>
Practices of competitors in the informal sector <b>e30</b>	0	1	2	3	4	<b>-9</b>	<b>-7</b>

**G. LAND AND PERMITS**

**G.2** Over the last two years, did this establishment submit an application to obtain a construction-related permit?

Yes	1	
No	2	<b>GO TO QUESTION G.30</b>
<b>Don't know (spontaneous)</b>	<b>-9</b>	<b>GO TO QUESTION G.30</b>
		<b>g2</b>

**G.3** In reference to that application for a construction-related permit, approximately how many days did it take to obtain it from the day of the application to the day the permit was granted?

	<b>Days</b>
Wait for a construction-related permit	<b>g3</b>
<b>Less than one day</b>	<b>1</b>
<b>Still in process</b>	<b>-6</b>
<b>Application denied</b>	<b>-5</b>
<b>Don't know (spontaneous)</b>	<b>-9</b>

**G.4** In reference to that application for a construction-related permit, was an informal gift or payment expected or requested?

Yes	1	
No	2	
<b>Don't know (spontaneous)</b>	<b>-9</b>	
<b>REF (spontaneous)</b>	<b>-8</b>	<b>g4</b>

**G.30** Is **access to land** No Obstacle, a Minor Obstacle, a Moderate Obstacle, a Major Obstacle, or a Very Severe Obstacle to the current operations of this establishment?  
**SHOW CARD 15**

	No obstacle	Minor obstacle	Moderate obstacle	Major obstacle	Very Severe Obstacle	<b>Do Not Know (spontaneous)</b>	<b>Does Not Apply (spontaneous)</b>
Access to land <b>g30a</b>	0	1	2	3	4	<b>-9</b>	<b>-7</b>



**I. CRIME**

**READ THE FOLLOWING TO THE RESPONDENT BEFORE PROCEEDING:**

**We now turn to another topic.**

**I.1** In fiscal year **[insert last complete fiscal year]**, did this establishment pay for security, for example equipment, personnel, or professional security services?

Yes	1
No	2
<b>Don't know (spontaneous)</b>	<b>-9</b>

**GO TO QUESTION I.3**

**GO TO QUESTION I.3**

**i1**

**I.2** In fiscal year **[insert last complete fiscal year]**, what percentage of this establishment's total annual sales was paid for security, or what was the total annual cost of security?

	<b>Percent</b>
Percentage of total annual sales for security	<b>i2a</b> %
<b>Don't know (spontaneous)</b>	<b>-9</b>

**PROVIDE EITHER ONE OR THE OTHER, NOT BOTH**

	<b>LCUs</b>
Total annual cost of security	<b>i2b</b>
<b>Don't know (spontaneous)</b>	<b>-9</b>

**I.3** In fiscal year **[insert last complete fiscal year]**, did this establishment experience losses as a result of theft, robbery, vandalism or arson?

Yes	1
No	2
<b>Don't know (spontaneous)</b>	<b>-9</b>

**GO TO QUESTION I.30**

**GO TO QUESTION I.30**

**i3**

**I.4** In fiscal year **[insert last complete fiscal year]**, what were the estimated losses as a result of theft, robbery, vandalism or arson that occurred on this establishment's premises either as a percentage of total annual sales or as total annual losses?

	<b>Percent</b>
Losses as percentage of total annual sales	<b>i4a</b> %
<b>Don't know (spontaneous)</b>	<b>-9</b>

**PROVIDE EITHER ONE OR THE OTHER, NOT BOTH**

	<b>LCUs</b>
Total annual value of losses	<b>i4b</b>
<b>Don't know (spontaneous)</b>	<b>-9</b>

**I.30** Are **crime, theft and disorder** No Obstacle, a Minor Obstacle, a Moderate Obstacle, a Major Obstacle, or a Very Severe Obstacle to the current operations of this establishment? **SHOW CARD 15**

	No obstacle	Minor obstacle	Moderate obstacle	Major Obstacle	Very Severe Obstacle	<b>Do Not Know (spontaneous)</b>	<b>Does Not Apply (spontaneous)</b>
Crime, theft and disorder <b>i30</b>	0	1	2	3	4	<b>-9</b>	<b>-7</b>

**K. FINANCE**

**READ THE FOLLOWING TO THE RESPONDENT BEFORE PROCEEDING:**

**We now turn to another topic.**

**K.1** In fiscal year **[insert last complete fiscal year]**, what percentage, as a proportion of the value of total annual purchases of material inputs or services, were: **SHOW CARD**

	Percent	Don't know (spontaneous)
Paid for before the delivery?	<b>k1a</b> %	-9
Paid for on delivery?	<b>k1b</b> %	-9
Paid for after delivery?	<b>k1c</b> %	-9
	<b>100</b> %	

**INTERVIEWER: CHECK THAT TOTAL SUMS TO 100%  
(UNLESS RESPONDENT DOES NOT KNOW)**

**K.2** In fiscal year **[insert last complete fiscal year]**, what percentage of this establishment's total annual sales of its goods or services were: **SHOW CARD 16**

	Percent	Don't know (spontaneous)
Paid for before the delivery?	<b>k2a</b> %	-9
Paid for on delivery?	<b>k2b</b> %	-9
Paid for after delivery?	<b>k2c</b> %	-9
	<b>100</b> %	

**INTERVIEWER: CHECK THAT TOTAL SUMS TO 100%  
(UNLESS RESPONDENT DOES NOT KNOW)**

**K.3** Over fiscal year **[insert last complete fiscal year]**, please estimate the proportion of this establishment's working capital that was financed from each of the following sources?

**INTERVIEWER: SHOW CARD 10**

	Percent	Don't know (spontaneous)
Internal funds/Retained earnings	<b>k3a</b> %	-9
Borrowed from banks (private and state-owned)	<b>k3bc</b> %	-9
Borrowed from non-bank financial institutions	<b>k3e</b> %	-9
Purchases on credit from suppliers and advances from customers	<b>k3f</b> %	-9
Other (moneylenders, friends, relatives, etc.)	<b>k3hd</b> %	-9
	<b>100%</b>	

**INTERVIEWER: CHECK THAT TOTAL SUMS TO 100%  
(UNLESS RESPONDENT DOES NOT KNOW)**

**K.4** In fiscal year [insert last complete fiscal year], did this establishment purchase any fixed assets, such as machinery, vehicles, equipment, land or buildings?

Yes	1
No	2
Don't know (spontaneous)	-9

**GO TO QUESTION K.6**  
**GO TO QUESTION K.6**

**k4**

**N.5** In fiscal year [insert last complete fiscal year], how much did this establishment spend on purchases of:

	LCUs	Don't know (spontaneous)
Machinery, vehicles, and equipment (new or used)	<b>n5a</b>	<b>-9</b>
Land and buildings	<b>n5b</b>	<b>-9</b>

**K.5** Over fiscal year [insert last complete fiscal year], please estimate the proportion of this establishment's total purchase of fixed assets that was financed from each of the following sources:  
**SHOW CARD 17**

	Percent	Don't know (spontaneous)
Internal funds or retained earnings	<b>k5a</b> %	<b>-9</b>
Owners' contribution or issued new equity shares	<b>k5i</b> %	<b>-9</b>
Borrowed from banks (private and state-owned)	<b>k5bc</b> %	<b>-9</b>
Borrowed from non-bank financial institutions	<b>k5e</b> %	<b>-9</b>
Purchases on credit from suppliers and advances from customers	<b>k5f</b> %	<b>-9</b>
Other (moneylenders, friends, relatives, bonds, commercial papers etc)	<b>k5hdj</b> %	<b>-9</b>
	<b>100%</b>	

**INTERVIEWER: CHECK THAT TOTAL SUMS TO 100%**  
**(UNLESS RESPONDENT DOES NOT KNOW)**

**K.6** Now let's talk about the establishment's current situation. At this time, does this establishment have a current account or savings account?

Yes	1
No	2
Don't know (spontaneous)	-9

**k6**

**K.7** At this time, does this establishment have an overdraft facility?

Yes	1
No	2
Don't know (spontaneous)	-9

**k7**

**K.8** At this time, does this establishment have a line of credit or a loan from a financial institution?

Yes	1
No	2
<b>Don't know (spontaneous)</b>	<b>-9</b>

**GO TO QUESTION K.16**  
**GO TO QUESTION K.16**

**k8**

**K.9** Referring to the most recent line of credit or loan, what type of financial institution granted this loan? **SHOW CARD 22**

Private commercial banks	1
State-owned banks or government agency	2
Non-bank financial institutions which include microfinance institutions, credit cooperatives, credit unions, or finance companies	3
Other	4
<b>Don't know (spontaneous)</b>	<b>-9</b>

**k9**

**K.10** Referring only to this most recent line of credit or loan, in what year was the most recent line of credit or loan approved?

	<b>Year</b>
Year most recent loan/line of credit approved	<b>k10</b>
<b>Don't know (spontaneous)</b>	<b>-9</b>

**INTERVIEWER: PROVIDE FOUR DIGITS FOR YEAR**

**AFK.10a** What is the rate of interest of this most recent **line of credit or loan**?

	<b>Percent</b>
Average rate of interest for recent loan/line of credit approved	<b>AFk10a</b>

**K.11** Referring only to this most recent loan or line of credit, what was its value at the time of approval?

	<b>LCUs</b>
Size of most recent loan/line of credit approved	<b>k11</b>
<b>REF (spontaneous)</b>	<b>-8</b>
<b>Don't know (spontaneous)</b>	<b>-9</b>

**K.13** Referring only to this most recent loan or line of credit, did the financing require collateral?

Yes	1
No	2
<b>Don't know (spontaneous)</b>	<b>-9</b>

**GO TO QUESTION K.16**  
**GO TO QUESTION K.16**

**k13**

**K.14** Referring only to this most recent loan or line of credit, what type of collateral was required?  
**INTERVIEWER: READ OUT**

Collateral		Yes	No	Don't know (spontaneous)
Land, buildings under ownership of the establishment	<b>k14a</b>	1	2	-9
Machinery and equipment including movables	<b>k14b</b>	1	2	-9
Accounts receivable and inventories	<b>k14c</b>	1	2	-9
Personal assets of owner (house, etc.)	<b>k14d</b>	1	2	-9
Other forms of collateral not included in the categories above	<b>k14e</b>	1	2	-9

**K.15** Referring only to this most recent line of credit or loan, what was the approximate value of the collateral required?

	LCUs
Value of collateral	<b>k15</b>
Don't know (spontaneous)	-9

**K.16** Referring again to the last fiscal year [insert last complete fiscal year], did this establishment apply for any loans or lines of credit?

Yes	1	<b>GO TO QUESTION K.21</b>
No	2	
Don't know (spontaneous)	-9	<b>GO TO QUESTION K.21</b>

**k16**

**K.17** What was the **main** reason why this establishment did not apply for any line of credit or loan in fiscal year [insert last complete fiscal year]? **SHOW CARD 18**

No need for a loan - establishment has sufficient capital	1
Application procedures for loans or lines of credit are complex	2
Interest rates are not favorable	3
Collateral requirements are too high	4
Size of loan and maturity are insufficient	5
Did not think it would be approved	6
Other	7
Don't know (spontaneous)	-9

**k17**

**K.21** In fiscal year **[insert last complete fiscal year]**, did this establishment have its annual financial statements checked and certified by an external auditor?

Yes	1
No	2
<b>Don't know (spontaneous)</b>	<b>-9</b>

**k21**

**K.30** Is **access to finance**, which includes availability and cost, interest rates, fees and collateral requirements, No Obstacle, a Minor Obstacle, a Moderate Obstacle, a Major Obstacle, or a Very Severe Obstacle to the current operations of this establishment? **SHOW CARD 19**

	No obstacle	Minor obstacle	Moderate obstacle	Major obstacle	Very Severe Obstacle	<b>Do Not Know (spontaneous)</b>	<b>Does Not Apply (spontaneous)</b>
Access to finance <b>k30</b>	0	1	2	3	4	<b>-9</b>	<b>-7</b>

**J. BUSINESS-GOVERNMENT RELATIONS**

**READ THE FOLLOWING TO THE RESPONDENT BEFORE PROCEEDING:**  
 The following questions assess how establishments, such as this one, deal with government officials and their agencies.

**J.1** The following statement describes the courts system and how it could affect business. Please tell me if you Strongly disagree, Tend to disagree, Tend to agree, or Strongly agree.

		Strongly disagree	Tend to disagree	Tend to agree	Strongly agree	Don't know (spontaneous)
"The court system is fair, impartial and uncorrupted."	<b>h7a</b>	1	2	3	4	<b>-9</b>

**J.2** In a typical week over the last year, what percentage of total senior management's time was spent on dealing with requirements imposed by government regulations?  
 [By senior management I mean managers, directors, and officers above direct supervisors of production/sales workers. Some examples of government regulations are taxes, customs, labor regulations, licensing and registration, including dealings with officials and completing forms]

	Percent
Senior management's time spent on dealing with regulations	<b>j2</b> %
<b>No time was spent</b>	<b>0</b>
<b>Don't know (spontaneous)</b>	<b>-9</b>

**J.3** Over the last year, was this establishment visited or inspected by tax officials?

Yes	1	<b>GO TO QUESTION J.6a</b> <b>GO TO QUESTION J.6a</b>
No	2	
<b>Don't know (spontaneous)</b>	<b>-9</b>	

**j3**

**J.4** Over the last year, how many times was this establishment either inspected by tax officials or required to meet with them?

	Number
Times inspected or met with tax officials	<b>j4</b>
<b>Don't know (spontaneous)</b>	<b>-9</b>

**J.5** In any of these inspections or meetings was a gift or informal payment expected or requested?

Yes	1
No	2
<b>Don't know (spontaneous)</b>	<b>-9</b>
<b>REF (spontaneous)</b>	<b>-8</b>



j5

**J.6a** Over the last year, has this establishment secured or attempted to secure a government contract?

Yes	1
No	2
Don't know (spontaneous)	-9

**GO TO QUESTION J.7**  
**GO TO QUESTION J.7**

j6a

**J.6** When establishments like this one do business with the government, what percent of the contract value would be typically paid in informal payments or gifts to secure the contract?

	Percent
Percent of the contract value paid as informal payments or gifts	j6 %
Don't know (spontaneous)	-9
Refusal (spontaneous)	-8
No payments	0

**J.7** It is said that establishments are sometimes required to make gifts or informal payments to public officials to "get things done" with regard to customs, taxes, licenses, regulations, services etc. On average, what percentage of total annual sales, or estimated total annual value, do establishments like this one pay in informal payments or gifts to public officials for this purpose?

	Percent
Percentage of total annual sales paid as informal payment	j7a %
No payments/gifts are paid	0
Don't know (spontaneous)	-9
Refusal (spontaneous)	-8

**PROVIDE EITHER ONE OR THE OTHER, NOT BOTH**

	LCUs
Total annual informal payment	j7b
No payments/gifts are paid	0
Don't know (spontaneous)	-9
Refusal (spontaneous)	-8

**J.10** Over the last two years, did this establishment submit an application to obtain an import license?

Yes	1
No	2
Don't know (spontaneous)	-9

**GO TO QUESTION J.13**  
**GO TO QUESTION J.13**

j10

**J.11** | Approximately how many days did it take to obtain this import license from the day of the application to the day it was granted?

	Days
Wait for import license	<b>j11</b>
Less than one day	1
Still in process	-6
Application denied	-5
Don't know (spontaneous)	-9

**J.12** | In reference to that application for an import license, was an informal gift or payment expected or requested?

Yes	1
No	2
Don't know (spontaneous)	-9
REF (spontaneous)	-8

**j12**

**J.13** | Over the last two years, did this establishment submit an application to obtain an operating license?

Yes	1
No	2
Don't know (spontaneous)	-9

**GO TO QUESTION J.30**  
**GO TO QUESTION J.30**  
**j13**

**J.14** | Approximately how many days did it take to obtain this operating license from the day of the application to the day it was granted?

	Days
Wait for operating license	<b>j14</b>
Less than one day	1
Still in process	-6
Application denied	-5
Don't know (spontaneous)	-9

**J.15** | In reference to that application for an operating license, was an informal gift or payment expected or requested?

Yes	1
No	2
Don't know (spontaneous)	-9
Refusal (spontaneous)	-8

**j15**

**J.30** As I list some factors that can affect the current operations of a business, please look at this card and tell me if you think that each factor is No Obstacle, a Minor Obstacle, a Moderate Obstacle, a Major Obstacle, or a Very Severe Obstacle to the current operations of this establishment.  
**SHOW CARD 21**

**ROTATE OPTIONS**

		No obstacle	Minor obstacle	Moderate obstacle	Major obstacle	Very Severe Obstacle	Do Not Know (spontaneous)	Does Not Apply (spontaneous)
Tax rates	<b>j30a</b>	0	1	2	3	4	-9	-7
Tax administration	<b>j30b</b>	0	1	2	3	4	-9	-7
Business licensing and permits	<b>j30c</b>	0	1	2	3	4	-9	-7
Political instability	<b>j30e</b>	0	1	2	3	4	-9	-7
Corruption	<b>j30f</b>	0	1	2	3	4	-9	-7
Courts	<b>h30</b>	0	1	2	3	4	-9	-7

**L. LABOR**

**READ THE FOLLOWING TO THE RESPONDENT BEFORE PROCEEDING:**  
**Now I would like to ask you a few questions about this establishment's labour force.**

**L.1** At the end of fiscal year **[insert last complete fiscal year]**, how many permanent, full-time employees did this establishment employ? Please include all employees and managers **(INTERVIEWER: Permanent, full-time employees are defined as all paid employees that are contracted for a term of one or more fiscal years and/or have a guaranteed renewal of their employment contract and that work 8 or more hours per day)**  
**(INTERVIEWER: include interviewee if applicable).**

	Number
Permanent, full-time employees end of last fiscal year	<b>11</b>
<b>Don't know (spontaneous)</b>	<b>-9</b>

**L.2** Three fiscal years ago, at the end of fiscal year **[insert three complete fiscal years ago]**, how many permanent, full-time employees did this establishment employ? Please include all employees and managers **(INTERVIEWER: include interviewee if applicable).**

	Number
Permanent, full-time employees three fiscal years ago	<b>12</b>
<b>If establishment was not in business three years ago</b>	<b>-7</b>
<b>Don't know (spontaneous)</b>	<b>-9</b>

**L.5** At the end of fiscal year **[insert last complete fiscal year]**, how many permanent full-time employees of this establishment were female?

	Number	Don't know (spontaneous)
Female permanent full-time employees	<b>15</b>	<b>-9</b>

**L.6** How many full-time temporary employees did this establishment employ in fiscal year **[insert last complete fiscal year]**?  
**(INTERVIEWER: Full-time, temporary workers are all paid short-term (i.e. for less than a fiscal year) employees with no guarantee of renewal of contract employment and work 8 or more hours per day)**

	Number
Full-time seasonal/temporary workers employed last fiscal year	<b>16</b>
<b>Don't know (spontaneous)</b>	<b>-9</b>

**IF 0, GO TO QUESTION AFL.8a**

**L.8** What was the average length of employment of all full-time temporary employees in fiscal year [insert last complete fiscal year]?

	Months
Average length full-time seasonal/temporary employment last fiscal year	<b>18</b>
<b>Less than one month</b>	<b>1</b>
<b>Don't know (spontaneous)</b>	<b>-9</b>

**AFL.8a** At the end of fiscal year 2008, how many part-time workers—workers that work less than a full shift per day—were employed by this establishment?

	Number
Part-time Workers	<b>AFL8a</b>
<b>Don't know (spontaneous)</b>	<b>-9</b>

**AFL.12** What percent of this establishment's workforce is currently unionized?

	Percent
Workforce unionized	<b>AFL12</b>
<b>Don't know (spontaneous)</b>	<b>-9</b>

**L.30** Are **labor regulations** No Obstacle, a Minor Obstacle, a Moderate Obstacle, a Major Obstacle, or a Very Severe Obstacle to the current operations of this establishment?  
  
Is an **inadequately educated workforce** No Obstacle, a Minor Obstacle, a Moderate Obstacle, a Major Obstacle, or a Very Severe Obstacle to the current operations of this establishment?  
**INTERVIEWER: SHOW CARD 22**

	No obstacle	Minor obstacle	Moderate obstacle	Major obstacle	Very Severe Obstacle	Do Not Know (spontaneous)	Does Not Apply (spontaneous)
Labor regulations <b>I30a</b>	0	1	2	3	4	<b>-9</b>	<b>-7</b>
Inadequately educated workforce <b>I30b</b>	0	1	2	3	4	<b>-9</b>	<b>-7</b>

**S. AIDS AND SICKNESS**

**READ THE FOLLOWING TO THE RESPONDENT BEFORE PROCEEDING:**  
**We now turn to another topic.**

**AFS.1y** Does this establishment currently have a pre-employment health check for new employees?

Yes	1
No	2
<b>Don't know</b>	<b>-9</b>

**AFs1y**

**AFS.1** Have the following situations affected this establishment's workforce in the past 2 years:

	Yes	No	DK
High absenteeism due to sickness <b>AFs1a</b>	1	2	<b>-9</b>
High absenteeism as employees need to care of family members or friends due to sickness <b>AFs1b</b>	1	2	<b>-9</b>

**AFS.2** Has HIV/AIDS affected this establishment's workforce in any of the following ways in the past 2 years

	Yes	No	DK
High absenteeism due to HIV/AIDS <b>AFs2a</b>	1	2	<b>-9</b>
High absenteeism as employees need to care of family members or friends due to HIV/AIDS <b>AFs2b</b>	1	2	<b>-9</b>

**AFS.3** Did this establishment undertake any of the following activities, in fiscal year 2008, to prevent HIV/AIDS among employees?

	Yes	No	DK
HIV prevention messages <b>AFs3a</b>	1	2	<b>-9</b>
Free condom distribution <b>AFs3b</b>	1	2	<b>-9</b>
Anonymous HIV testing <b>AFs3c</b>	1	2	<b>-9</b>

**AFS.4** In fiscal year 2008, how much did this establishment spend on all AIDS/HIV programs and activities.

	2008	
Cost of all AIDS/HIV programs and activities	<b>AFs4</b>	LSL
<b>Don't know (spontaneous)</b>		<b>-9</b>

**M. BUSINESS ENVIRONMENT**

**READ THE FOLLOWING TO THE RESPONDENT BEFORE PROCEEDING:**

The next set of questions is designed to get a general picture of your opinion about the business environment that affects the operations of this establishment

<b>M.1</b>	Which of the following elements of the business environment, if any, currently represents the biggest obstacle faced by this establishment. <b>SHOW CARD 23</b>
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<b>1-Access to finance</b>
<b>2-Access to land</b>
<b>3-Business licensing and permits</b>
<b>4-Corruption</b>
<b>5-Courts</b>
<b>6-Crime, theft and disorder</b>
<b>7-Customs and trade regulations</b>
<b>8-Electricity</b>
<b>9-Inadequately educated workforce</b>
<b>10-Labor regulations</b>
<b>11-Political instability</b>
<b>12-Practices of competitors in the informal sector</b>
<b>13-Tax administration</b>
<b>14-Tax rates</b>
<b>15-Transport</b>

Biggest obstacle	<b>m1a</b>
<b>Don't know (spontaneous)</b>	<b>-9</b>
<b>Does not apply (spontaneous)</b>	<b>-7</b>

Rotation	<b>m1d</b>
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**N. PERFORMANCE**

**READ THE FOLLOWING TO THE RESPONDENT BEFORE PROCEEDING:**

The purpose of the following questions is to allow us to estimate the productivity of establishments like this one. Estimates are made at the aggregate level so the information you provide below will be compiled with the information from other establishments. It is important that this information be as accurate as possible. The individual data are treated as confidential – the identity of your establishment will not be revealed at any point. Please provide the following information from the financial statements of this establishment.

**N.2** For fiscal year [insert last complete fiscal year], please provide the following information about this establishment: **SHOW CARD 24**

**READ OUT**

	LCUs	Don't know (spontaneous)	REF (spontaneous)
Total annual cost of labor (including wages, salaries, bonuses, social payments)	n2a	-9	-8

**N.3** In fiscal year [insert three complete fiscal years ago], three fiscal years ago, what were total annual sales for this establishment?

	LCUs
Total annual sales three years ago	n3
If establishment was not in business three years ago	-7
Don't know (spontaneous)	-9

**B.20** The World Bank might be interested in getting in touch with you to follow up on some aspects of this interview for research purposes. Would you have any objection if we provide them with your relevant information?

Yes	1
No	2

**b20**



**A.15a Please complete the following information about the interviewee(s)**

	Position in the firm	Years with the firm	Gender
Main respondent	a15a1a	a15a2a	a15a3
Second respondent	a15a1b	a15a2b	a15b3
Third respondent	a15a1c	a15a2c	a15c3

**THE SURVEY ENDS HERE  
THANK YOU VERY MUCH FOR YOUR COOPERATION.**

**A.15 Time face-to-face interview ends:**

Day (dd)	Month (mm)	Hour (00 to 23)	Minutes (00 to 59)
a15d	a15m	a15h	a15min

**INTERVIEWERS PLEASE ANSWER AT END OF THE INTERVIEW:**

**A.16** It is my perception that the responses to the questions regarding opinions and perceptions:

Truthful	1
Somewhat truthful	2
Not truthful	3

**a16**

**A.17** The responses to the questions regarding figures (productivity and employment numbers):

Are taken directly from establishment records	1
Are estimates computed with some precision	2
Are arbitrary and unreliable numbers	3

**a17**

**INTERVIEWER COMMENTS:**

**a17x**

(Problems occurred/extraordinary circumstances which could influence results)

**SUPERVISORS PLEASE ANSWER:**

**A.18** This questionnaire was completed in:

One visit in face-to-face interview with one person	1
One visit in face-to-face interview with different managers/staff	2
Several visits	3

**STOP HERE**

**a18**

**A.19** If option 2 or 3 in **A.18**, estimate duration of the whole interview

Hour	Minutes
a19h	a19m